

**Ann Lake Property Owners' Association
Board Meeting Minutes**

June 1, 2022

I. Call to Order: 9:10 AM

II. Roll Call of Officers and Board:

President	Terry Sowers	Present
Vice President	Kent Taylor	Present
Treasurer	Kathy Garmes-Taylor	Present
Secretary	Maggie Sowers	Present
Member at Large	Dave Maxson	Present
Member at Large	Sven Anderson	Present
Member at Large	Craig Timm	Present
Member at Large	Jeff Dahlberg	Present
Member at Large	Val Dahlberg	Present

III. Approval of Minutes from last meeting: Dave motioned to approve minutes from last meeting. Kathy seconded. Unanimous approval

IV. Report of Officers:

President: Terry wishes to focus this meeting on business items tabled from last meeting.

Vice President: No report.

Treasurer: The Lake Management Fund has total donations of \$506.00 and General Donations \$463.00. The General Donation fund includes prepayment on membership and subscription to the Riparian.

Secretary: No report.

V. Report of Standing Committees:

Communications:

Nominating and Membership: Kathy confirmed membership addresses with the township. She reported that only two Newsletters were returned, 4 new members joined and there was one donation. Kathy reported we currently have 66 members. Dave would like to focus on those who have not renewed their membership from previous years (19 households). Jeff proposes another door to door membership drive.

Dave prepared a slate of nominees for the board.

Position	Nominee	Thru
*President	Kathy Garmes-Taylor	12/31/2023
*Vice President	Kent Taylor	12/31/2023
*Treasurer	Dave Maxson	12/31/2025
Secretary	Maggie Sowers	12/31/2023
*Member at Large	Terry Sowers	12/31/2023
*Member at Large	Sven Anderson ?	12/31/2023
Member at Large	Craig Timm	12/31/2023
Member at Large	Jeff Dahlberg	12/31/2024
Member at Large	Val Dahlberg	12/31/2024

Asterisked names will be up for election at the Annual Meeting. We are not sure if Sven wishes to run again. Dave will ask him. (Sven had left the meeting at this point). Terry is willing to run if there are no new people who wish to be on the board. He wants to add “new blood” to the board as we all agree there are too many couples on the board.

Dave printed the current By Laws with our rules for nomination and election. There is no wording pertaining to the required number of board members. The By Laws on the web did not get restored accurately when the web site crashed a couple of years ago. Kathy will correct this. Dave will send a copy of what he has to the board.

Events: Sven plans to solicit donations for prizes. Waiting until after Memorial Day generally gets a better response from donors. Val will seek a donation from the Red Door. **Sven Motions we allocate a one time amount of \$100 to purchase a Grand Prize . This is in addition to any donated prizes from local businesses. Seconded by Jeff. Unanimously agreed.** Discussion about the need for levels of prizes. Sven stated it was to reward the efforts of many not just one. Sven also reiterated his goal to use the boat parade as a means to draw attention to ALPOA and increase participation and membership. Terry suggests we discuss the outcome of the 2022 boat parade at the next board meeting.

Preparations for the Annual Meeting are all set. Craig Timm is loaning his large coffee pot. Board members will arrive a little early to help set up. Val will get and return the AV equipment. Maggie will get donuts. Dave has had 5 signs made to announce the meeting. They are more durable than those we have used in the past. They will be placed on Maple Street in front of Timm's, at the access road to the Riverdale area, on Lake Ann Road near Birch Glen and on Lake Ann Road near Shade Tree Road. Cost was \$230.50.

Newsletter: Terry commended the job well done on the Newsletter. Val reported it cost \$58.00 for postage, the church charged \$75.54 for printing. We budgeted \$350.00. The entire process was very easy and much less costly than using a professional printer. **Val moves that we make an additional donation to Central United Methodist church of \$150.00. Craig seconded and all approved.**

Environmental:

Loons: Kathy spoke about some teenagers who were bothering the loon nest. She "encouraged" them to stop. The loons have laid two new eggs, we guess these have replaced those laid earlier this year but abandoned. It appears they are nesting but there are no hatchlings yet.

VI. Old Business:

501c3: Kathy and Jeff are working on the 501c3 project. Background: We are considering becoming a 501c3 to make it easier for some folks to donate to the Lake Preservation Fund. We are currently a 501c4 with a Lake Preservation Fund known as a DBA. This DBA expires this year. If we make the Lake Preservation Fund into a 501c3, we are creating a second organization. Kathy stated that only one of the two organizations (ALPOA vs. 501c3) can have coverage from the current insurance policy. Dave stated that a 501c3 must be open to anybody and cannot be restricted to Ann Lake riparians as ALPOA currently is. (Duck Lake solved this by combining with Green Lake Association and re-forming their Lake Associations into one 501c3. This required new Articles of Incorporation and By-Laws. They have tiers of voting eligibility giving actual riparians a higher voting right than non-riparians). Terry suggests Jeff and Kathy continue their work and make a presentation to the rest of the board at our September meeting.

Greenbelt Award: A new sign is ready for the Greenbelt award. Dave will head up the Greenbelt Cruise to decide on the winner. Dave proposes a Bring your own Beverage cruise for the board members and spouses. The date will be decided with respect to weather conditions. Dave will give 2-3 days advance notice. Most board members prefer a date later in the month, shortly before the Annual Meeting.

Insurance coverage: Kent and Kathy met with our Insurance Agent. They learned there are two ways to write the policy; as a Package Policy or a Business Policy. A Package Policy would be charged according to the features of the policy and number of members. It would cost at least \$900.00 annually. A Business Policy is based on the property value of the organization. We have the loon nest and buoys valued at approximately \$1,000.00. The annual rate is \$437.00 with a \$100 deductible at no additional cost. The platform and buoys must be located within 1000 feet of the address named on the policy. The address on the policy was changed from Maxson's to Taylors's where the loon platform is located and stored.

Under a Business Policy each occurrence is covered to \$2 million. There is an annual aggregate limit of \$4 million . In addition it provides defense in the event of a law suit to the organization. Members cannot sue members. It includes coverage for directors and officers which is essentially the same as an errors and omissions policy.

Kathy moves that we keep our insurance policy for the defense coverage and limitations of who can sue us. Dave seconded and all approved.

Review of ALPOA Trifold Pamphlet: Some feel the tone of the Trifold is too negative. There is a large map of the lake and much of the wording is focused on State of Michigan boating rules and associated fines for breaking these rules. The legal authorities rarely enforce the rules leaving the impression that ALPOA is an enforcement organization, which we are not. The DNR does not have any signage at the boat launch stating these boating regulations. Any proposed signage has to be approved by the DNR and must apply to all lakes, not a specific lake.

When the pamphlet was written 14 years ago it was to promote the association's value. It introduces some of the things we do that benefit everyone. Kathy wonders who the target audience is for the pamphlet and where should it be located for distribution.

Discussion followed: One idea is that we use the pamphlet to promote membership focusing on the projects ALPOA is working on now such as Invasive Species, Loons, Water Quality and the Events. Less space can be used to remind folks of Michigan boating laws with no fines mentioned. Another idea is that the pamphlet be used to solicit donations to ALPOA from all who use the lake. The best location for this pamphlet should be the boat launch and the campground with a “be nice to our lake” message and requests for donations.

Terry moved we put the remaining supply of pamphlets out at the boat launch and campground and see if anyone is taking them. Then, at the end of the season, determine if we want to reprint or rewrite the pamphlet. Jeff seconded and all approved. We decided this is a winter project best headed by the membership committee.

Observed that the Village of Lake Ann pamphlet is very similar to our current pamphlet having rules and regulations. A roadside sign “We love our Lake” is too costly.

VII. Meeting Adjourned: 10:37 AM. Next meeting, Date TBD, 4:00 PM at Daves for the Greenbelt Cruise. The Annual Meeting is June 25, 10:00 AM Almira Township Hall.

Respectfully submitted,

Maggie Sowers, Secretary